

# Title: Social Investment Policy

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<b>1.</b>	<b>Purpose</b>
	<p>St Vincent's is committed to delivering a first class service to our customers and neighbourhoods in which we work. We will continue to play a major role in developing services and investing in our communities through the work of our Social Investment team.</p> <p>The key purpose of this policy is to:</p> <ul style="list-style-type: none"> <li>• Create opportunity through local interventions and partnering with key agencies in order to tackle, social exclusion, worklessness, financial exclusion, community cohesion and improve life opportunities for our customers.</li> <li>• Achieve the aims of St Vincent's Five Year Vision, creating better neighbourhoods and communities and a first class service.</li> <li>• Contribute to our customer top ten service standards, by going the extra mile, and being active and interested in their communities.</li> </ul>
<b>2.</b>	<b>Scope</b>
	<p>Many social housing tenants have multiple needs which impact on their ability to sustain their tenancies. St Vincent's recognises the importance of working with key strategic partners on a multi-agency basis to deliver successful and vibrant communities.</p> <p>We work with a number of key agencies to deliver our Money Management Service and Positive Futures.</p> <p>Our Social investment team have a major role in resident involvement and tenant participation, working with neighbourhood officers and external partners.</p> <p>We actively support the principle that everybody has a right to volunteer and have an established volunteer programme, managed within the social investment team</p> <p>We work in across our communities to the benefit of our customers to improve community cohesion and widen choice.</p>
<b>3.</b>	<b>References</b>
	<p>The Social Investment policy complements and makes direct links to:</p> <ul style="list-style-type: none"> <li>○ Resident Involvement Strategy</li> <li>○ Financial Inclusion Strategy</li> <li>○ Volunteer Policy</li> <li>○ Asset management Strategy</li> <li>○ Older peoples' Strategy</li> <li>○ Younger peoples' Strategy</li> </ul>

#### 4. Key Objectives

##### **Tackling worklessness and financial exclusion**

St Vincent's recognises that unemployment and economic inactivity (together termed as 'worklessness') have become progressively concentrated within certain groups and within particular geographical communities, and that the targeting of particular groups and relatively small geographical areas ('neighbourhoods' or 'communities') is the most effective approach to tackling worklessness.

Many tenants can be a 3rd or 4th generation benefits recipient producing an entrenched pattern of worklessness and money management problems.

Tenants may face more than one barrier to work, as well as lacking skills and qualifications and extensive work experience. Such as:

- Health, including mental health;
- Childcare;
- Debt;
- Benefit dependency
- Drug and alcohol dependence;
- Criminal records;
- English not first language
- Multiple disadvantages.

In some cases these multiple disadvantages are severe in nature and sometimes hidden from the view of official agencies (e.g., undiagnosed mental health problems). The relatively high levels of worklessness within the social rented sector is partly due to these multiple and unseen or denied problems.

Many others are caught in a 'revolving door' of low paid work and worklessness, economic marginality and poverty.

Groups furthest from the labour market are more likely to rule out work as 'unaffordable' because the complexity of the tax and benefits system may act as a work disincentive. Groups most distant from the labour market often contrast the insecurity of available labour market opportunities with the stability of benefit.

Many tenants are concerned about debt problems and the prospect of rent arrears when moving off benefits and into work.

##### **The Positive Futures and Money Management Service.**

Our **Positive Futures Service** is a flexible support service customised to tackle the needs of the tenants and promote the availability of services in their local area. The provision of services covers:

1. Individual, tailored support to tenants looking to access the job market, wishing to gain qualifications, change careers, volunteer or gain new skills through non-vocational courses.
2. Help tenants further away from the job market through informal initiatives to secure engagement raise self esteem, change perceptions and increase motivation.
3. Source new partnerships with organisations who share an understanding of the issues and can work with us to deliver services to our tenants.
4. Identify specialist agencies to help with multiple and complex issues.

We do this by:

- Offering home visits to tenants with an in-depth assessment of current circumstances
- Increasing tenants awareness of options available to them
- Identifying needs and aspirations
- Helping tenants to look at the opportunities available in their area
- Promoting training and volunteering opportunities
- Job search, CV building, application and interview skills
- On-going advice and guidance

Some individuals will always remain committed to seeking formal paid work despite the problems of low pay and chronic insecurity. These are the clients Positive Futures will specifically target, we will use customer profile data, local knowledge, estate walkabouts and questionnaires to determine:

- The age of tenants and their families;
- Their level of financial commitments;
- Work history
- Employment and training opportunities in their area
- Other services they can access

### **Money Management Service**

Our commitment is to work with tenants to provide help and support to tenants who find themselves in financial difficulties. We will also ensure that we are up to date with current policy and developments ensuring our staff are trained to give the best possible advice to tenants.

Tenants are often victims of loan sharks, in multiple debt, unaware of which benefits they can claim, struggling to pay utility bills or lack insurance protection. Many are experiencing less regular work or temporary contracts affecting housing benefits and future financial wellbeing. There is also an increasing reliance upon debt to manage personal finances.

Our Money Management Service can provide guidance, support and a signposting service to assist tenants to improve their financial situation and maximise their income. A specialist advisor will visit new and existing tenants in their homes to give advice on:

- Budgeting
- Council tax arrears
- Utility bills
- Energy efficiency
- Contents insurance
- Opening a bank account
- Credit Unions

Financial capability is about providing tenants with the skills, knowledge and confidence to manage their financial circumstances effectively. We aim to help tenants by developing educational and preventative approaches to help individuals make effective financial choices.

Our Money management service sits alongside, and is complementary to, traditional financial and legal advice and information services such as welfare rights, benefits advice and law centres. To ensure we provide a top quality service we hold a Consumer Credit Licence and have created effective partnerships with local CAB's and Welfare advice centres to allow us to sign-post tenants to specialist services. Our Web site is regularly uploaded with Money Management information.

## **Customer Involvement**

The Association is committed to working with its tenants to provide a responsive, efficient, and caring customer service that is beneficial for residents and for the Association as a business. The Social investment team work across the association to ensure that we champion aspirations and needs of tenants, while providing much wider choice in all areas in a way that is affordable and economically viable.

The Social Investment resident involvement support includes:

- Setting up and supporting residents groups
  - Linking with other departments, bringing staff and agencies together for-
    - Planned works consultations
    - Know your neighbour events
    - Community events
  - Taking part in customer panels
  - Customer conferences
  - Estate walkabouts – promoting services
  - Providing up to date information through the Customer newsletters
  - Wider community working such as ;
1. The Ucan Centre in the Moses Gate area of Farnworth in Bolton. The aim of the centre is to provide a community focal point / drop in, to provide easy access to much needed services and training at a local level. The Ucan Centre runs a number of programmes including English for Speakers of Other Languages courses, a driving project and provides meeting rooms for local communities groups and crèche facilities.
  2. Working with partners in other specialist areas where we feel that as an association we can make a contribution to improving people's lives and community cohesion, including clients with high support needs, marginalised groups, refugees and migrant workers and BME communities.
  3. Developing volunteering opportunities within the association and in partnership with partner organisations.
  4. Sourcing funding opportunities that assist in meeting the aims and objectives of this policy.

<p><b>5.</b></p>	<p><b>Monitoring against</b></p> <p>Customer Top 10</p> <p>St Vincent's Five Year Vision</p> <p>Impact Assessment</p> <p>Social Investment Forum</p> <p>1/4ly Performance Review Meetings</p> <p>Managers Forum</p> <p>Departmental Plan</p> <p>Board and Committees</p>
<p><b>6.</b></p>	<p><b>The Policy</b></p> <p>The presence of large volumes of workless households on an area can limit the ability for an RSL to deliver sustainable regeneration. Sustaining a tenancy is vital to ensure costs are reduced in terms of rent arrears and voids as well as giving tenants the tools they need to make choices. It therefore makes good business sense to provide a service to tenants which allows them to tackle the barriers, address debt, access advice and guidance and helps them to become more economically active.</p> <p>Our role as a trusted intermediary allows access to intensive and personally supportive services that can be provided by other agencies. This type of intervention can address rent arrears and reduce voids, and has a knock on effect in combating issue such as child poverty, improving housing choice, anti-social behaviour, and drug and alcohol dependency.</p> <p>As an organisation we aim:</p> <ul style="list-style-type: none"> <li>• To help tenants achieve their goals and aspirations</li> <li>• To have a sound understanding of the needs and opportunities in an area</li> <li>• Employ experienced staff who have the necessary cultural awareness and language skills to meet the needs of clients.</li> <li>• Provide opportunities for tenants can gain skills and confidence to improve life chances.</li> <li>• Consult and allow tenants to have a voice.</li> <li>• To develop local partnerships whose services we can confidently sign post tenants to.</li> <li>• To provide a quality, friendly service with a personal touch</li> <li>• To provide tenants with clarity of information which allows for choice</li> <li>• Keep up to date with new initiatives and government programmes.</li> <li>• Respond to need and be innovative in delivering services</li> </ul> <p><b>Other initiatives</b></p> <p>In addition to the direct work with St Vincent's tenants, the association will contribute and take part in funded initiatives which provide work experience, training opportunities and employment, providing there is a good business case.</p> <p><b>Responsibility</b></p> <p>The overall responsibility for this policy lies with the Director of Operations, with full commitment from all managers and key staff throughout St Vincent's. A Social Investment Forum, chaired by the CEO ensures that objectives are achieved and all new projects go to the Risk Appraisal Panel for approval. This reinforces the fact that the policy has an organisational wide connotation and needs to bring various initiatives and cross departmental working together to ensure its aims are achieved.</p>

7.	<b>Appendices</b>		
7.1	<ul style="list-style-type: none"> <li>Appendix 1 – Single Equality Impact Assessment</li> </ul>		
Policy/Procedure being assessed:	Social Investment Policy		
Section:	Operations		
Date of assessment:	July 16 <sup>th</sup> 2009		
Person (S) Responsible for assessment:	Julia Glover / Maureen Walsh		
Is this a new or existing policy?	Existing strategy		
1. Briefly describe the function being assessed	Social Investment activities, supporting community groups and individuals.		
2. Who are the main stakeholders in relation to the function?	<p><i>Customers</i></p> <ul style="list-style-type: none"> <li>- Tenants</li> <li>- residents</li> <li>- Community organisations</li> <li>- service users</li> </ul> <p><i>Internal</i></p> <ul style="list-style-type: none"> <li>- Staff</li> <li>- Volunteers</li> <li>- Board Members</li> </ul> <p><i>Corporate</i></p> <ul style="list-style-type: none"> <li>- Local authority partners</li> <li>- Funding bodies</li> <li>- Agencies</li> <li>- TSA</li> </ul>		
3. Who will be consulted as part of this EIA? What types of consultation will be carried out?	Tenants through customer panels/ committee meetings. Staff and Board members through training and meetings. Service users through service user groups. Communities through consultations.		
4. <u>Could</u> the function have a differential impact on <b>racial groups</b> ?	Yes  X	No	
What evidence exists to support your analysis?	Possible need for language and cultural issues to be addressed. Provision will be made on a needs basis for each project undertaken.		

5. <u>Could</u> the function have a differential impact due to <b>gender</b> ?	Yes X	No	
What evidence exists to support your analysis?	Possible issues around cultural requirements – for instance if a women’s or men’s group is more appropriate.		
6. <u>Could</u> the function have a differential impact on <b>disabled people</b> ?	Yes	No X	
What evidence exists to support your analysis?	All projects will only be delivered if facilities meet DDA requirements.		
7. <u>Could</u> the function have a differential impact due to <b>age</b> ?	Yes X	No	
What evidence exists to support your analysis?	Funding streams may stipulate age requirements and all funded projects will have to abide by this.		
8. <u>Could</u> the function have a differential impact due to <b>sexuality</b> ?	Yes	No X	
What evidence exists to support your analysis?	There should be no barriers in terms of accessing projects.		
9. <u>Could</u> the function have a differential impact due to <b>religion or belief</b> ?	Yes	No X	
What evidence exists to support your analysis?	There should be no barriers in terms of accessing projects.		
<p>If the answer is NO to <u>all</u> questions 4-9 and no differential treatment has been found there is no requirement for a full Equality Impact Assessment. Please go back regularly and review the cycle.</p> <p>If the answer is YES to any of the questions 4-9 please continue to question 10</p>			

10. In what areas could the differential impact identified in 4-9 be considered to be an adverse impact in this function? (Please tick if yes)	Race X	Gender X	Disability	Age X	Sexuality	Religion /belief
11. What solutions will be introduced to overcome these adverse impacts and /or create positive impacts?	<p>Access to translation services through our communications policy and by using local knowledge.            Staff core training cover diversity and sexuality.            Projects aimed at certain age groups are promoted at appropriate client base.</p>					
12. Which Action Plans have these solutions/strategies been transferred into?	<p>New projects approved at RAP and committee.            Communications Policy.</p>					
<p><b>Signed off by (Director):</b> .....</p> <p><b>Date:</b>.....</p>						

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